### Case 11-37994-elp7 Doc 21 Filed 12/24/11

United States Bankruptcy Court District of Oregon

In re: Robert Brian Gill Debtor Case No. 11-37994-elp Chapter 7

TOTALS: 1, \* 0, ## 0

### **CERTIFICATE OF NOTICE**

District/off: 0979-3 User: admin Page 1 of 2 Date Rcvd: Dec 22, 2011 Form ID: DC7 Total Noticed: 27 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2011. db +Robert Brian Gill, PO Box 1872, Hillsboro, OR 97123-1872 Division of Child Support, +Dept of Justice, Attn: Bankruptcy Unit, POB 14670, smq Salem, OR 97309-5013 1000 SW 3rd Ave #600, Portland, OR 97204-2936 +US Attorney, US Attorney, smq +US Attorney General, Department of Justice, 10th & Constitution NW, smg Washington, DC 20530-0001 99508098 +Banks Water, 120 South Main Street, Banks, OR 97106-9002 99508099 +Chexsystems/Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1595 Clean Water Services, PO Box 8996, Vancouver, WA 98668-8996 +Craig McMillin, PC, 715 Commercial Street, NE, Salem, OR 97 99508100 99508101 +Craig McMillin, PC, Salem, OR 97301-1015 Direct TV, PO Box 54000, Los Angeles, CA 90054-1000

+ Onna Miller, 4741 Pacific Avenue, Eugene, OR 97402-99508102 Eugene, OR 97402-9388 111 SW 5th Avenue, #900, 99508104 +Donna Miller, 99508106 +Gevurtz, Menashe, Larson & Howe, PC, Portland, OR 97204-3615 PO Box 6172, Rapid City, SD 57709-6172 99508107 +Green Tree, 505 SE Washington St., Hillsboro, OR 97123-4142 99508108 +Hayden Group, LLC, 99508111 +McCarthy Holthus, 8995 SW Miley Road, #103, Wilsonville, OR 97070-5485 of Justice, Support Division, 1162 Court Street NE, 3790 Marshall Avenue, Eugene, OR 97402-1593 99508112 Oregon Department of Justice, Salem, OR 97301-4096 99508115 +Raymond Cordray, 99508116 +Specialized Loan Servicing, Attn: Bankruptcy, PO Box 636005, +Telecheck Recovery Services, INC, Houston, TX 77056-5415 99508117 5251 Westeimer, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. EDI: ORREV.COM Dec 23 2011 03:13:00 +EDI: AMEREXPR.COM Dec 23 2011 03:13:00 955 Center NE #353, ODR Bkcy, Salem, OR 97301-2555 99508096 American Express, PO Box 981537, El Paso, TX 79998-1537 99508097 +EDI: BANKAMER.COM Dec 23 2011 03:13:00 Bank of America, PO Box 1390, Norfolk, VA 23501-1390 EDI: DISCOVER.COM Dec 23 2011 03:13:00 Discover Card Financial Svc, PO Box 6103, 99508103 Carol Stream, IL 60197-6103 EDI: WFNNB.COM Dec 23 2011 03:13:00 99508105 Fashion Bug, PO Box 182789, Columbus, OH 43218-2789 EDI: IRS.COM Dec 23 2011 03:13:00 99508109 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114 +EDI: ORREV.COM Dec 23 2011 03:13:00 99508113 Oregon Department of Revenue, 955 Center Street NE, Salem, OR 97301-2555 99508114 +E-mail/Text: snass@pioneertrustbank.com Dec 23 2011 05:56:29 Pioneer Trust Bank. 109 Commercial Street NE, Salem, OR 97301-3402 99508118 +EDI: WFFC.COM Dec 23 2011 03:13:00 Wells Fargo Home Mortgage, Peter Wessinger, President, MAC X2401-049, Des Moines, IA 50328-0001 1 Home Campus, TOTAL: 9 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 99508110 Lvnn Gill

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2011 Signature:

Joseph Spections

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2011 at the address(es) listed below:

TOTAL: 0

U.S. BANKRUPTCY COURT DISTRICT OF OREGON

FILED

**December 21, 2011** 

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.

Elizabeth L Cerus
U.S. Bankruptcy Judge

DC7 (3/5/09)

# UNITED STATES BANKRUPTCY COURT District of Oregon

In re
Robert Brian Gill, xxx-xx-6666

Other names used by debtor: Double Vision Investments LLC
Debtor(s)

Case No. 11-37994-elp7

CHAPTER 7 ORDER RE: DISCHARGE;
AND ORDER DISCHARGING TRUSTEE
AND CLOSING CH. 7 "NO ASSET" CASE

It appearing that on 9/14/11 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

# IT IS ORDERED that:

- 1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
- 2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

<u>Collection of Discharged Debts Prohibited.</u> The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

Page 1 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

<u>Debts that are Discharged.</u> The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

<u>Debts that are Not Discharged.</u> Some of the common types of debts which are <u>not</u> discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes:
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement:
- d. Debts for most student loans:
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Page 2 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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